

Notice to All Individuals After You File!

Did you complete a financial management course and file your certificate of completion with the Court?

If not, your case could be closed without a discharge of your debts. You can only receive a discharge in a Chapter 7 or Chapter 13 case if you meet the statutory financial management certification requirement. See [11 U.S.C. § 727\(a\)\(11\)](#) and [11U.S.C. § 1328\(g\)\(1\)](#). Additionally, Chapter 11 requires certification of completion if [11 U.S.C. § 1141\(d\)\(3\)](#) applies.

Important facts about the financial management certification requirement:

- This course is in addition to the credit-counseling debtors must receive prior to filing a bankruptcy petition.
- If a joint petition is filed, both spouses must complete a separate certification.
- The course must be a U.S. Trustee-approved debtor financial education course. Information regarding debtor education providers can be found in the [U.S. Trustee Program's List of Approved Providers of Personal Financial Management Instructional Courses \(Debtor Education\)](#) Pursuant to [11 U.S.C. § 111](#).
- Once complete, a [Certification of Completion](#) must be filed with the Court (not the U.S. Trustee).

When to Complete It?

Please note that the Notice of Requirement to File Statement of Completion of Financial Management Course is mailed 30 days after the date of your 341 Meeting as indicated on the Notice of Meeting of Creditors. This is the only notice you will receive from the Court advising you that the [Debtor's Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management \(Form 23\)](#) is due. The court will not contact you prior to the due date. If the Financial Management Certificate is not filed by the due date, your case could be closed without a discharge.

Pursuant to [Federal Rule of Bankruptcy Procedure 1007\(c\)](#), the time limits to file are as follows:

For Chapter 7 cases, the course should be completed within 60 days from the date of your 341 meeting of creditors hearing.

For Chapter 11 and 13 cases, the course should be completed prior to making your last payment (i.e., prior to the closing of your case).